

Enhanced Protection for Account-Based Transactions Through the Use of Personal Authorization Criteria

Abstract of the Disclosure

Account holders, such as credit or debit card holders, are sometimes concerned that information supplied to a merchant during transactions will be misappropriated and misused for fraudulent purposes. To improve the confidence of account holders that such misuse will not occur, an account holder may add merchant-specific personal authorization criteria to the account record. Criteria may also be established for controlling dealings with merchants for whom no explicit criteria exist.